



# Health Reform: Immediate Benefits for Alaska Families and Small Businesses

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## **Ending Insurance Company Discrimination**

- ❖ In 2010, the bill provides affordable insurance choices for people who have been denied coverage because of a pre-existing condition, and who have been uninsured for six months. This provision begins immediately for those who would otherwise not have coverage until the new health insurance marketplaces, or exchanges, are up and running.

## **Stopping Harmful Insurance Company Practices**

- ❖ Beginning in 2010, the bill makes it illegal for insurers to drop coverage when people get sick. Within six months of passage, the bill also will bar insurance companies from limiting total benefits Americans can use over their lifetimes or unreasonably restricting annual benefits. The bill stops insurers from rescinding insurance when claims are filed.

## **Requiring Transparency and Accountability from Insurance Companies**

- ❖ Between 2010 and 2013, insurance companies will be required to report the proportion of consumer-paid premiums spent in areas other than medical care – including profits. If a company isn't spending enough on health benefits, it will be required to issue customer rebates. Insurers also must set up appeals procedures and give states money to create ombudsmen.

## **Guaranteeing Family Coverage up to Age 26**

- ❖ Within six months of enactment, the Senate reform bill requires insurance plans that cover dependents to provide benefits to children up to age 26.

## **Providing Consumers Reliable Information and Clear Choices**

- ❖ The bill allows creation of a new website to help consumers make informed choices about insurance options. Insurers are required to outline coverage options using a simple, standard format.

### **Promoting Good Health and Preventing Chronic Disease**

- ❖ Within six months of enactment, Americans who purchase insurance on their own will get preventive care from their doctors without co-pays. The bill also creates a public health investment fund to promote wellness and prevention. By 2011, seniors get free annual check-ups and other preventive care.

### **Ensuring Seniors Have Access to Doctors**

- ❖ In 2010, Congress will work on a permanent fix to reimbursements for Medicare providers. By 2011, primary care practitioners in Medicare will get a 10 percent bonus. The bill also extends a Medicare program helping small rural hospitals provide vital services to their communities.

### **Cutting Medicare Prescription Drug Costs**

- ❖ Beginning in 2010, the Senate bill provides a 50 percent discount on brand-name prescription drugs for seniors in the Medicare “doughnut hole.” In addition, senators have vowed to eventually close the doughnut hole completely.

### **Investing in the Health Care Workforce**

- ❖ The bill expands and improves financial aid for medical students to help ensure we have enough quality doctors, nurses and other providers. This and other funding improvements are projected to eventually bring 24,000 new primary care providers into the workforce.

### **Providing Small Business Tax Credits**

- ❖ Tax credits will be offered to small businesses to make employee coverage more affordable. Credits of up to 50 percent of premiums will be available to firms offering coverage.